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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. :	09/938,274	Docket No.	: 13668/957702
Inventor	: Robert G. SCHWARTZ	Confirmation No.	: 1934
Filed	: August 23, 2001	Customer No.	: 23838
Examiner	: Thomas DIXON	Art Unit	: 3628

For : SYSTEM AND METHOD FOR CONSTRUCTING A FINANCIAL
TRANSACTION BETWEEN A SENDER AND RECIPIENT OF A MAIL
PIECE

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action mailed on October 31, 2006, please enter the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 15 of this paper.